

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF OHIO
EASTERN DIVISION**

In re:	*	Case No. 18-50882
Kevin Scott Nourse	*	Judge: PRESTON
Amy Elizabeth Nourse	*	Ch. 13
Debtors	*	

AMENDMENT TO CHAPTER 13 PLAN

Now come the debtors, by and through counsel, to amend the Chapter 13 Plan as provided below:

Debtors amend the Chapter 13 plan to correct the monthly lease conduit, to correct the months remaining in the vehicle lease, as well as to reduce attorney fees to provide feasibility.

A copy of the Chapter 13 Plan as amended by the debtors follows.

Respectfully submitted,

/s/ Michael A. Cox
Michael A. Cox (0075218)
Guerrieri Cox & Associates
2500 N. High Street, Suite 100
Columbus, Ohio 43202
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Attorney for Debtors

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF OHIO

In re)	Case No. 18-50882
Kevin Scott Nourse)	
Amy Elizabeth Nourse)	Chapter 13
Debtor(s))	Judge PRESTON

CHAPTER 13 PLAN

1. NOTICES

The Debtor has filed a case under chapter 13 of the Bankruptcy Code. A notice of the case (Official Form 309I) will be sent separately.

This is the Mandatory Form Chapter 13 Plan adopted in this District. Local Bankruptcy Rule ("LBR") 3015-1. "Debtor" means either a single debtor or joint debtors as applicable. "Trustee" means Chapter 13 Trustee. Section "\$" numbers refer to sections of Title 11 of the United States Bankruptcy Code. "Rule" refers to the Federal Rules of Bankruptcy Procedure.

Unless otherwise checked below, the Debtor is eligible for a discharge under § 1328(f).

- ☐ Debtor ____ is **not eligible** for a discharge.
☐ Joint Debtor ____ is **not eligible** for a discharge.

☐ **Initial Plan.**
☒ **Amended Plan.** The filing of this Amended Plan shall supersede any previously filed Plan or Amended Plan and must be served on the Trustee, the United States trustee and all adversely affected parties. If the Amended Plan adversely affects any party, the Amended Plan shall be accompanied by the twenty-one (21) day notice. Rule 2002(a)(9). Any changes (additions or deletions) from the previously filed Plan or Amended Plan must be clearly reflected in bold, italics, strike-through or otherwise in the Amended Plan filed with the Court. LBR 3015-2(a)(1).

If an item is not checked, the provision will be ineffective if set out later in the Plan.

- ☒ **This Plan contains nonstandard provisions in Paragraph 13.**
☒ **The Debtor proposes to limit the amount of a secured claim based on the value of the collateral securing the claim. See Paragraph(s) 5.1.2 and/or 5.1.4.**
☐ **The Debtor proposes to eliminate or avoid a security interest or lien. See Paragraph(s) 5.4.1, 5.4.2 and 5.4.3.**

NOTICE TO CREDITORS: You should read this Plan carefully, including Paragraph 13 (Nonstandard Provisions), and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one. Except as otherwise specifically provided, upon confirmation, you will be bound by the terms of this Plan. Your claim may be reduced, modified, or eliminated. The Court may confirm this Plan if no timely objection to confirmation is filed.

2. PLAN PAYMENT AND LENGTH

2.1 Plan Payment. The Debtor shall pay to the Trustee the amount of \$ 1,245.00 per month. [Enter step payments below, if any.] The Debtor shall commence payments within thirty (30) days of the petition date.

2.1.1 Step Payments, if any: \$2,767.00 beginning with month 6 until the plan completes.

2.2 Unsecured Percentage.

☒ **Percentage Plan.** Subject to Paragraph 2.3, this Plan will not complete earlier than the payment of 100 % on each allowed nonpriority unsecured claim.

☐ **Pot Plan.** Subject to Paragraph 2.3, the total amount to be paid by the Debtor to the Trustee is _____. Assuming all claims are filed as scheduled or estimated by the Debtor, payment on each allowed nonpriority unsecured claim is estimated to be no less than _____ %. LBR 3015-1(c)(2).

2.3 Means Test Determination.

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☐ **Below Median Income.** Unless the allowed nonpriority unsecured claims are paid 100%, the projected length of the Plan must be a minimum of thirty-six (36) months but not to exceed sixty (60) months.

☒ **Above Median Income.** Unless the allowed nonpriority unsecured claims are paid 100%, projected length of the Plan must be sixty (60) months.

3. PRE-CONFIRMATION LEASE PAYMENTS AND ADEQUATE PROTECTION PAYMENTS

Pre-confirmation personal property lease payments governed by § 1326(a)(1)(B) shall be made as part of the total plan payment to the Trustee. LBR 3070-1(a). Pre-confirmation adequate protection payments governed by § 1326(a)(1)(C) shall be made as part of the total plan payment to the Trustee. LBR 3070- 1(b). The lessor/secured creditor must file a proof of claim to receive payment. LBR 3070-1(a) and (b).

Name of Lessor/Secured Creditor	Property Description	Monthly Payment Amount
Portfolio Recovery Associates	2010 Saturn Outlook 14000 miles Good condition	125.00
Fair Acquisition Lease	2013 Honda Accord (lease)	\$582.00

4. SECURED CLAIMS: TIMING REQUIREMENTS; SERVICE REQUIREMENTS

- 4.1 Non-Government Unit Secured Claims. The Debtor may propose to limit the amount of a secured claim based on the value of the collateral securing the claim by the procedure proposed in Paragraphs 5.1.2 and 5.1.4. Further, the Debtor may propose to eliminate or avoid a security interest or lien by the procedure proposed in Paragraphs 5.4.1, 5.4.2 and 5.4.3. If the Debtor proposes to seek any of the above-stated relief by way of motion or claim objection, the motion or claim objection must be filed on or before the § 341 meeting of creditors or the confirmation hearing may be delayed. If a judicial lien or nonpossessory, nonpurchase-money security interest is discovered after confirmation of the Plan, a motion to avoid the judicial lien or security interest may be promptly filed after it is discovered.
- 4.2 Governmental Unit Secured Claims. A request to determine the amount of the secured claim of a governmental unit or to modify and eliminate the secured claim of a governmental unit may be made only by motion or claim objection. Rule 3012(c). Any motion or claim objection that includes a request to determine the amount of the secured claim of a governmental unit (including any such motion or claim objection that also includes a request to determine the amount of the secured claim of a non-governmental entity) may be filed only after the governmental unit files a proof of claim or after the time for filing one has expired. Rule 3012, advisory committee note (2017 Amendments).
- 4.3 Service Requirements. If the Debtor proposes to seek relief under Paragraphs 5.1.2, 5.1.4, 5.4.1, 5.4.2, or 5.4.3, the motion, Plan or claim objection, as applicable, must be served in the manner provided by Rule 7004 for service of a summons and complaint. Rule 3007(a)(2), Rule 3012(b), Rule 4003(d) and General Order 22-2.
- 4.4 Retention of Lien. The holder of any claim listed in Paragraphs 5.1.2, 5.1.4 and 5.4.1 will retain its lien on the property interest of the Debtor or the Debtor's estate until the earlier of --(a) payment of the underlying debt determined under nonbankruptcy law, (b) discharge of the underlying debt under 11 U.S.C. § 1328, or (c) completion of the Plan --at which time the lien will terminate and be released by the creditor

5. PAYMENTS TO CREDITORS

SUMMARY OF PAYMENTS BY CLASS

Class	Definition	Payment/Distribution by Trustee
Class 1	Claims with Designated Specific Monthly Payments	Paid first in the monthly payment amount designated in the Plan
Class 2	Secured Claims with No Designated Specific Monthly Payments and Domestic Support Obligations (Arrearages)	Paid second and pro rata with other Class 2 claims.
Class 3	Priority Claims	Paid third and pro rata with other Class 3 claims.
Class 4	Nonpriority Unsecured Claims	Paid fourth and pro rata with other

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		Class 4 claims.
Class 5	Claims Paid by a Non-Filing Co-Debtor or Third Party	Not applicable
Class 6	Claims Paid by the Debtor	Not applicable

Except as provided in Paragraph 3, the Trustee shall begin making distributions upon confirmation. To the extent funds are available, the maximum number of Classes may receive distributions concurrently. Notwithstanding the above, the Trustee is authorized within the Trustee's discretion to calculate the amount and timing of distributions as is administratively efficient.

5.1 CLASS 1 - CLAIMS WITH DESIGNATED SPECIFIC MONTHLY PAYMENTS

The following Class 1 claims shall be paid first in the monthly payment amount designated below. The plan payment is calculated in an amount that is sufficient for the Trustee to make a full monthly distribution on all Class 1 claims plus the statutory Trustee fee. If the Debtor makes a payment that is less than the full plan payment amount, the Trustee will make distributions on Class 1 claims in the order of priority set forth in the Bankruptcy Code.

5.1.1 Maintenance of Regular Mortgage Payments

Regular mortgage payments shall be calculated for payment starting the month after the filing of the petition. Arrearages shall be paid as Class 2 claims.

Trustee disburse.

Name of Creditor	Property Address	Residence (Y/N)	Monthly Payment Amount
Nationstar Mortgage LLC dba Mr. Cooper, assignee of Bank of America, NA	House and lot located at 350 Vista Ridge Dr., Delaware, OH 43015// Arrears in the amount of \$7502.52	Y	1,491.15 (per PoC) beginning in the 6th Month.

Debtor direct pay. Unless otherwise ordered by the Court, regular monthly mortgage payments may only be paid directly by the Debtor if the mortgage is current as of the petition date. LBR 3015-1(e)(1).

Name of Creditor	Property Address	Residence (Y/N)	Monthly Payment Amount
NONE			

5.1.2 Modified Mortgages or Liens Secured by Real Property ["Cramdown/Real Property"]

The following claims are subject to modification as (1) claims secured by real property that is not the Debtor's principal residence, (2) claims secured by other assets in addition to the Debtor's principal residence, or (3) claims for which the last payment on the original payment schedule for a claim secured only by a security interest in real property that is the Debtor's principal residence is due before the date on which the final payment under the plan is due. 11 U.S.C. §§ 1322(b)(2), (c)(2). To the extent that a claim is in excess of the value of the property, the balance in excess of the value of the property shall be treated as a Class 4 nonpriority unsecured claim. See Paragraph 4 for more information.

Name of Creditor/Procedure	Property Address	Value of Property	Interest Rate	Minimum Monthly Payment
<u>-NONE-</u>		\$	%	\$

5.1.3 Claims Secured by Personal Property for Which § 506 Determination is Not Applicable ["910 Claims/Personal Property"]

The following claims are secured by a purchase money security interest in either (1) a motor vehicle acquired for the Debtor's personal use within 910 days of the petition date or (2) personal property acquired within one year of the petition date. The proof of claim amount will control, subject to the claims objection process.

Name of Creditor	Property Description	Purchase Date	Estimated Claim Amount	Interest Rate	Minimum Monthly Payment Including Interest

5.1.4 Claims Secured by Personal Property for Which § 506 Determination is Applicable ["Cramdown/Personal Property"]

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The following claims are secured by personal property not described above in Paragraph 5.1.3. To the extent that a claim is in excess of the value of the property, the balance in excess of the value of the property shall be treated as a Class 4 nonpriority unsecured claim. See Paragraph 4 for more information.

Name of Creditor/Procedure	Property Description	Purchase/Transaction Date	Value of Property	Interest Rate	Minimum Monthly Payment Including Interest
Portfolio Recovery Associates <input type="checkbox"/> Motion <input checked="" type="checkbox"/> Plan <input type="checkbox"/> Claim Objection	2010 Saturn Outlook 14000 miles Good condition	1/01/11	\$7,925	5.50%	\$125 while attorney fees paid then \$500.00

5.1.5 Domestic Support Obligations (On-Going) - Priority Claims under § 507(a)(1)

If neither box is checked, then presumed to be none.

- ☐ **Trustee disburse**
☐ **Debtor direct pay**

The name of any holder of any domestic support obligation as defined in § 101(14A) shall be listed below. If the Debtor becomes subject to a domestic support obligation during the Plan term, the Debtor shall notify his or her attorney and the Trustee.

Name of Holder	State Child Support Enforcement Agency, if any	Monthly Payment Amount
-NONE-		\$

5.1.6 Executory Contracts and Unexpired Leases

The Debtor rejects the following executory contracts and unexpired leases.

Notice to Creditor of Deadline to File Claim for Rejection Damages: A proof of claim for rejection damages must be filed by the creditor within seventy (70) days from the date of confirmation of the Plan. Rule 3002(c)(4). Such claim shall be treated as a Class 4 nonpriority unsecured claim.

Name of Creditor	Property Description
-NONE-	

The Debtor assumes the following executory contracts and unexpired leases. Unless otherwise ordered by the Court, all motor vehicle lease payments shall be made by the Trustee. LBR 3015-1(d)(2). Any prepetition arrearage shall be cured in monthly payments prior to the expiration of the executory contract and unexpired lease. The Debtor may not incur debt to exercise an option to purchase without obtaining Trustee or Court approval. LBR 4001-3.

Trustee disburse.

Name of Creditor	Property Description	Regular Number of Payments Remaining as of Petition Date	Monthly Contract/Lease Payment	Estimated Arrearage as of Petition Date	Contract/Lease Termination Date
Fair Acquisition Lease	2013 Honda Accord	18	\$582	\$0.0	August 2019

Debtor direct pay.

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Name of Creditor	Property Description	Regular Number of Payments Remaining as of Petition Date	Monthly Contract/Lease Payment	Estimated Arrearage as of Petition Date	Contract/Lease Termination Date
-NONE-			\$	\$	

5.1.7 Administrative Claims

The following claims are administrative claims. Unless otherwise ordered by the Court, requests for additional attorney fees beyond those set forth below will be paid after the attorney fees set forth below and in the same monthly amount as set forth below. LBR 2016-1(b).

Name of Claimant	Total Claim	Amount to be Disbursed by Trustee	Minimum Monthly Payment Amount
Michael A. Cox 0075218	3,700.00	3,700.00	390.00

5.2 CLASS 2 - SECURED CLAIMS WITH NO DESIGNATED MONTHLY PAYMENTS AND DOMESTIC SUPPORT OBLIGATIONS (ARREARAGES)

5.2.1 Secured Claims with No Designated Monthly Payments

The following claims are secured claims with no designated monthly payments, including mortgage arrearages, certificates of judgment and tax liens. The proof of claim amount shall control, subject to the claims objection process. Class 2 claims shall be paid second and shall be paid pro rata with other Class 2 claims.

Name of Creditor	Estimated Amount of Claim
Cheshire Crossing Homeowners Association Inc.	\$911.50 (per PoC)
Nationstar Mortgage LLC dba Mr. Cooper, assignee of Bank of America, NA	\$2,774.98 (per PoC)

5.2.2 Domestic Support Obligations (Arrearages) - Priority Claims under § 507(a)(1)

- ☐ Trustee disburse
☐ Debtor direct pay

The name of any holder of any domestic support obligation arrearage claim or claim assigned to or owed to a governmental unit and the estimated arrearage amount shall be listed below.

Name of Holder	State Child Support Enforcement Agency, if any	Estimated Arrearage
-NONE-		\$

5.3 CLASS 3 - PRIORITY CLAIMS

Unless otherwise provided for in § 1322(a), or the holder agrees to a different treatment, all priority claims under § 507(a) shall be paid in full in deferred cash payments. § 1322(a). Class 3 claims shall be paid third and shall be paid pro rata with other Class 3 claims.

5.4 CLASS 4 - NONPRIORITY UNSECURED CLAIMS

Allowed nonpriority unsecured claims shall be paid a dividend as provided in Paragraph 2.2. Class 4 claims shall be paid fourth and shall be paid pro rata with other nonpriority Class 4 claims.

5.4.1 Wholly Unsecured Mortgages/Liens

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The following mortgages/liens are wholly unsecured and may be modified and eliminated. See *In re Lane*, 280 F.3d 663 (6th Cir. 2002). See Paragraph 4 for additional information. Preferred form motions and orders are available on the Court's website at www.ohsb.uscourts.gov.

	Name of Creditor/Procedure	Property Address
-NONE-		

5.4.2 Judicial Liens Impairing an Exemption in Real Property

The following judicial liens impair the Debtor's exemption in real property and may be avoided under § 522(f)(1)(A). See Paragraph 4 for additional information. Preferred form motions and orders are available on the Court's website at www.ohsb.uscourts.gov.

	Name of Creditor/Procedure	Property Address	Value of Property	Exemption
-NONE-				

5.4.3 Nonpossessory, Nonpurchase-Money Security Interest in Exempt Property

The following nonpossessory, nonpurchase-money security interests impair the Debtor's exemption in personal property and may be avoided under § 522(f)(1)(B). See Paragraph 4 for additional information. Preferred form motions and orders are available on the Court's website at www.ohsb.uscourts.gov.

Name of Creditor/Procedure	Property Description	Value of Property	Exemption	Amount of Security Interest to be Avoided
-NONE-				

5.4.4 Mortgages to be Avoided Under 11 U.S.C. § 544

The following debts secured by a mortgage will be paid as unsecured claims concurrent with other Class 4 claims. The Debtor or the Trustee shall file an adversary proceeding to determine whether the mortgage may be avoided. To the extent that the Trustee has standing to bring such action, standing is hereby assigned to the Debtor, provided a colorable claim exists that would benefit the estate.

Name of Creditor	Action to be Filed By	Address of Property
-NONE-	Debtor	

5.5 CLASS 5 - CLAIMS PAID BY A NON-FILING CO-DEBTOR OR THIRD PARTY

The following claims shall not be paid by the Trustee or the Debtor but shall be paid by a non-filing co-debtor or third party.

Name of Creditor	Name of Payor
-NONE-	

5.6 CLASS 6 - CLAIMS PAID DIRECTLY BY THE DEBTOR

The following claims shall not be paid by the Trustee but shall be paid directly by the Debtor.

Name of Creditor	Monthly Payment Amount
-NONE-	

6. SURRENDER OF PROPERTY

The Debtor elects to surrender to the creditor the following property that is collateral for the creditor's claim. Upon confirmation of the Plan, the stay under § 362(a) and, if applicable, § 1301(a) shall be terminated as to the surrendered property only. Rule 3015(g)(2).

Name of Creditor	Description of Property
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Name of Creditor	Description of Property
Carmax Auto Finance	2007 Cadillac CTS 193,000 miles Fair condition, engine missing

7. INTEREST RATE

Unless otherwise stipulated by the parties, ordered by the Court or provided for in this Plan and except for claims treated in paragraph 5.1.1, secured claims shall be paid interest at the annual percentage rate of 5.5 % based upon a declining monthly balance on the amount of the allowed secured claim. Interest is included in the monthly payment amount. *See Till v. SCS Credit Corp. (In re Till)*, 541 U.S. 465 (2004).

☐ **This is a solvent estate.** Unless otherwise provided, all nonpriority unsecured claims shall be paid in full with interest at ____% from the date of confirmation. If this box is not checked, the estate is presumed to be insolvent.

8. FEDERAL INCOME TAX RETURNS AND REFUNDS

8.1 Federal Income Tax Returns

If requested by the Trustee, the Debtor shall provide the Trustee with a copy of each federal income tax return filed during the Plan term by April 30 of each year.

8.2 Federal Income Tax Refunds

Notwithstanding single/joint tax filing status, the Debtor may annually retain the greater of (1) any earned income tax credit and additional child tax credit or (2) \$3,000 of any federal income tax refund for maintenance and support pursuant to § 1325(b)(2) and shall turnover any balance in excess of such amount to the Trustee. Unless otherwise ordered by the Court, tax refunds turned over to the Trustee shall be distributed by the Trustee for the benefit of creditors. Any motion to retain a tax refund in excess of the amount set forth above shall be filed and served pursuant to LBR 9013-3(b).

9. OTHER DUTIES OF THE DEBTOR

9.1 Change of Address, Employment, Marital Status, or Child or Spousal Support Payments

The Debtor shall fully and timely disclose to the Trustee and file any appropriate notice, application or motion with the Court in the event of any change of the Debtor's address, employment, marital status, or child or spousal support payments.

9.2 Personal Injury, Workers Compensation, Buyout, Severance Package, Lottery Winning, Inheritance, or Any Other Amount

The Debtor shall keep the Trustee informed as to any claim for or expected receipt of money or property regarding personal injury, workers compensation, buyout, severance package, lottery winning, inheritance, or any other funds to which the Debtor may be entitled or becomes entitled to receive. Before the matter can be settled and any funds distributed, the Debtor shall comply with all requirements for filing applications or motions for settlement with the Court as may be required by the Bankruptcy Code, the Bankruptcy Rules or the Local Bankruptcy Rules. Unless otherwise ordered by the Court, these funds shall be distributed by the Trustee for the benefit of creditors.

9.3 Social Security

The Debtor shall keep the Trustee informed as to any claim for or expected receipt of social security funds.

10. INSURANCE

10.1 Insurance Information

As of the petition date, the Debtor's real and personal property is insured as follows.

Property Address/ Description	Insurance Company	Policy Number	Full/Liability	Agent Name/ Contact Information
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MANDATORY FORM PLAN (Revised 01/22/2018)

Property Address/Description	Insurance Company	Policy Number	Full/Liability	Agent Name/ Contact Information
House and lot located at 350 Vista Ridge Dr., Delaware, OH 43015	Allstate Property & Casualty Ins. Co.	9 26 538264 03/22	Homeowners Insurance	614-442-7777
A 2010 Saturn Outlook with over 49,000 miles	Allstate Insurance Co.	0 92 904597 02/25	Full Coverage	614-442-7777
A 2007 Cadillac CTS with over 59,000 miles	Allstate Insurance Co.	0 92 904597 02/25	Full Coverage	614-442-7777
A 2013 Honda Accord	Allstate Insurance Co.	0 92 904597 02/25	Full Coverage	614-442-7777

10.2 Casualty Loss Insurance Proceeds (Substitution of Collateral)

If a motor vehicle is deemed to be a total loss while there is still an unpaid claim secured by the motor vehicle, the Debtor shall have the option to use the insurance proceeds to either (1) pay off the balance of the secured claim through the Trustee if the secured creditor is a named loss payee on the policy or (2) upon order of the Court, substitute the collateral by purchasing a replacement motor vehicle. If a replacement motor vehicle is purchased, the motor vehicle shall have a value of not less than the balance of the unpaid secured claim, the Debtor shall ensure that the lien of the creditor is transferred to the replacement motor vehicle, and the Trustee shall continue to pay the allowed secured claim. Unless otherwise ordered by the Court, if any insurance proceeds remain after paying the secured creditor's claim, these funds shall be distributed by the Trustee for the benefit of creditors.

11. EFFECTIVE DATE OF THE PLAN

The effective date of the Plan is the date on which the order confirming the Plan is entered.

12. VESTING OF PROPERTY OF THE ESTATE

Unless checked below, property of the estate does not vest in the Debtor until the discharge is entered. The Debtor shall remain responsible for the preservation and protection of all property of the estate.

- ☐ Confirmation of the Plan vests all property of the estate in the Debtor in accordance with §§ 1327(b)
- ☐ Other _____

13. NONSTANDARD PROVISIONS

The nonstandard provisions listed below are restricted to those items applicable to the particular circumstances of the Debtor. Nonstandard provisions shall not contain a restatement of the Bankruptcy Code, the Bankruptcy Rules, the Local Bankruptcy Rules or the Mandatory Chapter 13 Form Plan. Any nonstandard provision placed elsewhere in this Plan is void and shall have no binding effect.

Nonstandard Provisions
Debtors paid Mr. Cooper \$7,484.30 directly for 5 months of post-petition mortgage payments prior to start of mortgage conduit in plan.

By filing this Plan, the Debtor, if unrepresented by an attorney, or the Debtor's Attorney certifies that (1) the wording and order of provisions of this Plan are identical to those contained in the Mandatory Form Chapter 13 Plan adopted in this District and (2) this Plan contains no nonstandard provisions other than those set forth in Paragraph 13.

Debtor's Attorney
/s/ Michael A. Cox
Michael A. Cox 0075218
Date: 7/31/2018

Debtor
/s/ Kevin Scott Nourse
Kevin Scott Nourse
Date: 7/31/2018

Joint Debtor
/s/ Amy Elizabeth Nourse
Amy Elizabeth Nourse
Date: 7/31/2018

NOTICE OF DEADLINE FOR OBJECTING TO PLAN CONFIRMATION

Debtor(s) has filed a Chapter 13 Plan or an Amended Chapter 13 (collectively, the "Plan")

Your rights may be affected. You should read the Plan carefully and discuss it with your attorney, if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

If you do not want the Court to confirm the Plan, you must file an objection to the Plan **within the later of:** 1) fourteen (14) days after the § 341 meeting of creditors is concluded; **OR** 2) twenty-one (21) days from the date set forth in the certificate of service of this Plan below. If a timely objection to the Plan is filed within seven (7) days of the confirmation hearing date, the confirmation hearing will be rescheduled. Rule 3015(f).

Your objection to the Plan, explaining your position, must be filed with the Court and mailed by ordinary U.S. Mail to:

US Bankruptcy Court
170 N. High Street
Columbus, OH 43215

OR your attorney must file the objection using the Court's ECF System.

The Court must **receive** your objection on or before the applicable deadline above.

You must also send a copy of your objection either by 1) the Court's ECF System or by 2) ordinary U.S. Mail to:

Kevin Scott Nourse and Amy Elizabeth Nourse
350 Vista Ridge
Delaware, OH 43015

Michael A. Cox, Attorney for the debtor(s) (Served by Court's ECF System);
Chapter 13 Trustee Frank M. Pees (Served by Court's ECF System);
and the United States Trustee (Served by Court's ECF System).

If you or your attorney does not take these steps, the Court may decide that you do not oppose the terms of the Plan and may enter an order confirmation the Plan without further hearing or notice.

CERTIFICATE OF SERVICE

The undersigned hereby certifies that a copy of the foregoing **Plan** was served (i) electronically on the date of filing through the court's ECF System on all participants registered in this case at the email address registered with the court and (ii) on the parties in interest listed below on **August 2, 2018** in the manner specified below:

The following Parties in Interest were served as required by Bankruptcy Rule 7004 via ordinary U.S. Mail (unless otherwise specified):

None

And, the following Parties in Interest were served via ordinary U.S. Mail:

All creditors on attached mailing matrix.

/s/ Michael A. Cox
Michael A. Cox (0075218)

Label Matrix for local noticing

0648-2

Case 2:18-bk-50882

Southern District of Ohio

Columbus

Thu Aug 2 17:13:00 EDT 2018

American Express National Bank

c/o Becket and Lee LLP

PO Box 3001

Malvern PA 19355-0701

American Express

1231 Greenway Dr.

Suite 600

Irving, TX 75038-2511

American Express

American Express Special Research

Po Box 981540

El Paso, TX 79998-1540

Asst US Trustee (Col)

Office of the US Trustee

170 North High Street

Suite 200

Columbus, OH 43215-2417

Edward A Bailey

30455 Solon Road

Solon, OH 44139-3458

Bill Me Later

P.O. Box 2394

Omaha, NE 68103-2394

Capital One

Po Box 5253

Carol Stream, IL 60197-5253

Capital One, N.a.

Capital One Bank (USA) N.A.

Po Box 30285

Salt Lake City, UT 84130-0285

Capital One/Discover Card

Po Box 5253

Carol Stream, IL 60197-5253

CarMax Business Services, LLC

225 Chastain Meadows Court,

Suite 210

Kennesaw, GA 30144-5942

CarMax Auto Finance

Attn: Bankruptcy

225 Chastain Meadows Ct.

Kennesaw, GA 30144-5897

Cash Net USA

200 West Jackson Blvd

14th Floor

Chicago, IL 60606-6929

Castle Payday

Attn: Customer Support

PO Box 704

Watersmeet, MI 49969-0704

Chase

PO Boxd 36520

Louisville, KY 40233-6520

Chase

Po Box 15298

Wilmington, DE 19850-5298

Check N Go

7755 Montgomery Road

Cincinnati, OH 45236-4197

Cheshire Crossing Homeowners' Associati

8101 North High Street

Suite 370

Columbus, OH 43235-1442

Cheshire Crossing Homeowners' Associati

c/o Kaman & Cusimano, LLC

8101 North High Street, Suite 370

Columbus, Ohio 43235-1442

(p)CITIBANK

PO BOX 790034

ST LOUIS MO 63179-0034

Michael A Cox

2500 High Street

Suite 100

Columbus, OH 43202-2988

Credit One Bank

Po Box 98873

Las Vegas, NV 89193-8873

Fair Acquisition Lease

1540 2nd St.

Fl. 90401-2350

Jennifer Fate

Murray Murphy Moul + Basil LLP

1114 Dublin Road

Columbus, OH 43215-1039

Erika Finley

Kaman & Cusimano, LLC

8101 North High Street, Suite 370

Columbus, OH 43235-1442

GE Money Bank / Old Navy

Attention: GEMB

Po Box 103104

Roswell, GA 30076-9104

Grant Riverside Medical Care Found

PO Box 73439

Cleveland, OH 44193-0001

HSBC

Attn: Bankruptcy Dept

PO Box 5213

Carol Stream, IL 60197-5213

LVNV Funding, LLC its successors and assigns

assignee of FNEM, LLC

Resurgent Capital Services

PO Box 10587

Greenville, SC 29603-0587

Richard John LaCivita

Reimer Law Co

30455 Solon Rd

Solon, OH 44139-3458

Liquid Cash LLC
 APDO 19 Plaza Colonia
 Escazu San Jose, Costa Rica,
 Central America

(p)MIDWEST PHYSICIAN ANESTHESIA SERVICES, INC
 5151 REED ROAD SUITE 225 C
 COLUMBUS OH 43220-2553

(p)NATIONSTAR MORTGAGE LLC
 PO BOX 619096
 DALLAS TX 75261-9096

Nationstar Mortgage LLC d/b/a Mr. Cooper
 P.O. Box 619094
 Dallas, TX 75261-9094

Nationwide Childrens Hospital
 P.O. Box 18288
 Columbus, OH 43218

Amy Elizabeth Nourse
 350 Vista Ridge Dr.
 Delaware, OH 43015-7068

Kevin Scott Nourse
 350 Vista Ridge Dr.
 Delaware, OH 43015-7068

OSU Physicians
 PO Box 740727
 Cincinnati, OH 45274-0727

Ohio Attorney General
 Collections Enforcement, Attn:Bankruptcy
 150 E. Gay St., 21st Floor
 Columbus, OH 43215-3191

Ohio Department of Taxation
 Bankruptcy Division
 P.O. Box 530
 Columbus, OH 43216-0530

Ohio Health
 5350 Frantz Road
 Dublin, OH 43016-4259

PRA Receivables Management, LLC
 PO Box 41021
 Norfolk, VA 23541-1021

Frank M Pees
 130 East Wilson Bridge Road
 Suite 200
 Worthington, OH 43085-2391

Plain Green Loans
 Attn: Customer Service
 93 Mack Rd., Suite 600, PO Box 270
 Box Elder, MT 59521-0270

(p)PORTFOLIO RECOVERY ASSOCIATES LLC
 PO BOX 41067
 NORFOLK VA 23541-1067

Quantum3 Group LLC as agent for
 MOMA Funding LLC
 PO Box 788
 Kirkland, WA 98083-0788

Sonic Cash
 7219 Potomac rive
 Boise, ID 83704-9150

Synchrony Bank
 c/o PRA Receivables Management, LLC
 PO Box 41021
 Norfolk, VA 23541-1021

United Collect Bur Inc
 PO Box 14948
 Columbus, OH 43214-0948

Us Dept Of Education
 Attn: Borrowers Service Dept
 Po Box 5609
 Greenville, TX 75403-5609

Verizon
 by American InfoSource LP as agent
 PO Box 248838
 Oklahoma City OK 731248838

Wexner Medical Center
 Patient Financial Services
 PO Box 183102
 Columbus, OH 43218-3102

XCL Titling Trust, LLC.,
 dba Fair Acquisition Lease
 795 Folsom Street
 Suite 1114
 San Francisco, CA 94107-1243

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified
 by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

Citibank Usa/Home Depot
 Citicorp Credit Services/Attn: Centraliz
 Po Box 20363
 Kansas City, MO 64195

Midwest Physician Anesthesia Services
 5151 Reed Rd.
 Suite 105 B
 Columbus, OH 43220

Nationstar Mortgage LLC
 350 Highland Dr.
 Lewisville, TX 75067

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)Nationstar Mortgage LLC	(u)Ohio Department of Taxation	End of Label Matrix	
		Mailable recipients	52
		Bypassed recipients	2
		Total	54